

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/18/2008.
- 2) This case was confirmed on 01/29/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/29/2009, 10/07/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/14/2010.
- 5) The case was converted on 11/10/2011.
- 6) Number of months from filing to the last payment: 36
- 7) Number of months case was pending: 37
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 25,750.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 118,012.56
Less amount refunded to debtor	\$ 4,237.89
NET RECEIPTS	\$ 113,774.67

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,399.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 6,811.77
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 9,210.77**

Attorney fees paid and disclosed by debtor **\$ 1,101.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MONTEREY FINANCIAL	SECURED	800.00	1,000.00	800.00	799.24	44.52
ARONSON FURNITURE	OTHER	NA	NA	NA	.00	.00
CITY OF CHICAGO WATE	SECURED	800.00	.00	800.00	786.32	108.47
CITY OF CHICAGO DEPT	OTHER	NA	NA	NA	.00	.00
SANTANDER CONSUMER U	SECURED	13,200.00	23,239.26	22,300.00	22,029.87	1,876.70
SANTANDER CONSUMER U	UNSECURED	9,100.00	.00	939.26	.00	.00
WELLS FARGO BANK NA	SECURED	248,000.00	225,732.37	.00	75,911.84	.00
WELLS FARGO BANK NA	SECURED	18,000.00	24,466.94	24,766.94	146.21	.00
WELLS FARGO HOME MOR	OTHER	NA	NA	NA	.00	.00
WELLS FARGO HOME MOR	OTHER	NA	NA	NA	.00	.00
WELLS FARGO HOME MOR	OTHER	NA	NA	NA	.00	.00
JTA	SECURED	3,000.00	.00	3,000.00	2,682.03	178.70
MONTEREY FINANCIAL	UNSECURED	1,000.00	732.38	932.38	.00	.00
ADVANCE AMERICA	UNSECURED	1,900.00	NA	NA	.00	.00
CHRIST MEDICAL CENTE	UNSECURED	1,300.00	NA	NA	.00	.00
ADVOCATE CHRIST MEDI	OTHER	.00	NA	NA	.00	.00
AMERICASH LOANS LLC	UNSECURED	3,700.00	3,549.05	3,549.05	.00	.00
AMERICASH SIGNATURE	OTHER	.00	NA	NA	.00	.00
COMPUCREDIT CORPORAT	UNSECURED	1,600.00	1,340.94	1,340.94	.00	.00
AT&T CREDIT MANAGEME	UNSECURED	600.00	NA	NA	.00	.00
AT&T	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	650.00	392.14	392.14	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CITY OF CHICAGO DEPT	UNSECURED	500.00	1,330.00	1,330.00	.00	.00
CITY OF CHICAGO DEPT	OTHER	.00	NA	NA	.00	.00
CONSULTANTS IN CLINI	UNSECURED	80.00	NA	NA	.00	.00
COOK COUNTY TREASURE	UNSECURED	200.00	NA	NA	.00	.00
CREDIT MANAGEMENT SV	UNSECURED	150.00	NA	NA	.00	.00
HERMAN TAYLOR MD	UNSECURED	1,100.00	NA	NA	.00	.00
JAMES L ORRINGTON	UNSECURED	150.00	NA	NA	.00	.00
JAMES ORRINGTON MD	OTHER	.00	NA	NA	.00	.00
ENTERPRISE LEASING	UNSECURED	450.00	NA	NA	.00	.00
FAMILY EYE PHYSICIAN	UNSECURED	250.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	550.00	490.49	490.49	.00	.00
FIRST PREMIER BANK	OTHER	.00	NA	NA	.00	.00
GATEWAY CHEVROLET	UNSECURED	900.00	NA	NA	.00	.00
GATEWAY CHEVROLET	OTHER	.00	NA	NA	.00	.00
HOLLYWOOD VIDEO ENT	UNSECURED	60.00	NA	NA	.00	.00
HOLLYWOOD VIDEO	OTHER	.00	NA	NA	.00	.00
HOLY ANGELS SCHOOL	UNSECURED	5,200.00	2,217.51	2,217.51	.00	.00
HOLY ANGEL SCHOOL	OTHER	.00	NA	NA	.00	.00
HOLY ANGEL SCHOOL	OTHER	.00	NA	NA	.00	.00
JIFFY LUBE INTERNATI	UNSECURED	150.00	NA	NA	.00	.00
JIFFY LUBE INTERNATI	OTHER	.00	NA	NA	.00	.00
KMART	UNSECURED	80.00	NA	NA	.00	.00
K MART	OTHER	.00	NA	NA	.00	.00
LIFETOUGH	UNSECURED	50.00	NA	NA	.00	.00
LITTLE CO MARY HOSPI	UNSECURED	200.00	NA	NA	.00	.00
MIDNIGHT VELVET	UNSECURED	500.00	484.70	484.70	.00	.00
MIDNIGHT VELVET	OTHER	.00	NA	NA	.00	.00
NORTHWESTERN DENTAL	UNSECURED	150.00	NA	NA	.00	.00
NORTHWESTERN MEDICAL	UNSECURED	1,700.00	NA	NA	.00	.00
NORTHWESTERN MEDICAL	OTHER	.00	NA	NA	.00	.00
NORTHWESTERN MEDICAL	OTHER	.00	NA	NA	.00	.00
PATHOLOGY CONSULTANT	UNSECURED	100.00	NA	NA	.00	.00
PATHOLOGY CONSULTANT	OTHER	.00	NA	NA	.00	.00
PLS FINANCIAL SVCS I	UNSECURED	800.00	NA	NA	.00	.00
PROACTIVE SOLUTION	UNSECURED	50.00	NA	NA	.00	.00
PUZZLEMANIA	UNSECURED	30.00	NA	NA	.00	.00
RBS CREDIT CARD SERV	UNSECURED	850.00	NA	NA	.00	.00
SPRINT NEXTEL	UNSECURED	1,300.00	1,046.21	1,046.21	.00	.00
SPRINT PCS	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	200.00	188.78	188.78	.00	.00
SPRINT PCS	OTHER	.00	NA	NA	.00	.00
ST XAVIER UNIVERSITY	UNSECURED	1,800.00	1,739.23	1,739.23	.00	.00
US DEPT OF EDUCATION	UNSECURED	78,800.00	80,463.75	80,463.75	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
US DEPT OF ED	OTHER	.00	NA	NA	.00	.00
WELLS FARGO AUTO FIN	UNSECURED	13,200.00	NA	NA	.00	.00
WELLS FARGO AUTO FIN	OTHER	.00	NA	NA	.00	.00
WELLS FARGO FINANCIA	UNSECURED	1,300.00	NA	NA	.00	.00
MERCY HOSPITAL	UNSECURED	100.00	NA	NA	.00	.00
WELLS FARGO FINANCIA	SECURED	NA	1,031.60	.00	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	7,898.97	7,898.97	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	NA	313.90	313.90	.00	.00
ADVOCATE CHRIST MEDI	UNSECURED	325.00	NA	NA	.00	.00
RENAISSANCE ESTATES	UNSECURED	NA	3,000.00	3,000.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	75,911.84	.00
Mortgage Arrearage	24,766.94	146.21	.00
Debt Secured by Vehicle	22,300.00	22,029.87	1,876.70
All Other Secured	<u>4,600.00</u>	<u>4,267.59</u>	<u>331.69</u>
TOTAL SECURED:	51,666.94	102,355.51	2,208.39
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	106,327.31	.00	.00

Disbursements:

Expenses of Administration	\$ 9,210.77	
Disbursements to Creditors	\$ 104,563.90	
TOTAL DISBURSEMENTS:		\$ 113,774.67

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/13/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.